

(a) presenting a customer data page from a server to a potential buyer of a product or service displayed on the Internet web

(b) generating a globally unique identifier number which is embedded in the customer data page and stored in the memory of the server;

(d) executing a fraud analysis in the event the globally unique identifier number embedded in the customer data page submitted for credit approval is determined to have previously matched a globally unique identified number stored in the memory of the server.

2. The method of claim 1 in which step (a) comprises employing a secure, encrypted server to receive a purchase request from the buyer, and generating the customer data page on the server in response to the purchase request.

3. The method of claim 2 in which step (b) comprises generating the globally unique identifier number from data transmitted to the server upon receipt of the purchase request from the buyer.

4. The method of claim 3 in which the data transmitted to the server for generation of the globally unique identifier is selected from the following:

- 5
- (i) the time when the purchase request was made;
 - (ii) the identity of the web browser used by the buyer;
 - (iii) the IP address of the buyer; and
 - (iv) the buyer information entered on the customer data page.

5. The method of claim 1 in which step (b) includes embedding the globally unique identifier number in the customer data page so that it is not visible to the buyer.

6. The method of claim 1 in which step (b) includes generating a globally unique identifier number which is unique to each customer data page.

7. The method of claim 1 further including the step of determining whether or not a globally unique identifier number is

14. The method of claim 13 in which step (b) comprises employing at least some of the following information to generate the globally unique identifier number:

- (i) the time when the purchase request was made;
- 5 (ii) the identity of the web browser used by the buyer;
- (iii) the IP address of the buyer; and
- (iv) the buyer information entered on the customer data page.

15. The method of claim 14 in which step (b) includes embedding the globally unique identifier in the customer data page so that it is not visible to the buyer.

16. The method of claim 13 in which step (b) includes generating a globally unique identifier number which is unique to each customer data page.

17. The method of claim 13 further including the step of determining whether or not a globally unique identifier number is embedded in the customer data page presented for credit approval, and blocking the transaction in the event no globally unique identifier
5 number is present.